

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:)	Bankruptcy No. 18-21613-CMB
Stanley D. Henry,)	
)	Chapter 13
Debtor,)	
Stanley D. Henry,)	
)	Related to Document No. 56
Movant,)	
v.)	Hearing Date and Time:
)	
Pingora Loan Servicing,)	
)	ENTERED BY DEFAULT
Respondent.)	

ORDER OF COURT

AND NOW, upon consideration of Debtor's Motion to Authorize Loan Modification, it is hereby ORDERED as follows:

1. The Debtor is approved to enter into a Loan Modification agreement with Pingora Loan Servicing c/o Flagstar Bank, under the following terms:

- a. Principal balance: \$186,878.67
- b. Effective Date: May 1, 2019
- c. End Date: April 1, 2049
- d. Payment schedule as follows:

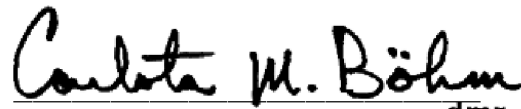
	LOAN MODIFICATION TERMS
Unpaid Principal Balance	\$186,878.67
Arrearages	\$0.00
Maturity Date	April 1, 2049
Interest Rate	5.12%
Total payment including escrow	\$1,574.52
Effective Date	May 1, 2019

2. If the loan modification approved by the Court impacts the provisions of the debtor's Chapter 13 plan, a modified plan shall be filed within fourteen (14) days of the entry of the order approving the loan modification.

3. If the loan modification approved by the Court results in a material change

in the debtor's expenses, the debtor shall file an amendment to the impacted schedules reflecting income and expenses (Schedules I and J) within fourteen (14) days of the entry of the order approving the loan modification.

Dated: April 30, 2019

Handwritten signature of Carlota M. Böhm in black ink.

Carlota M. Böhm

dmr

Chief United States Bankruptcy Court Judge

FILED
4/30/19 10:31 am
CLERK
U.S. BANKRUPTCY
COURT - WDPa

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Stanley D. Henry
Debtor

Case No. 18-21613-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2019.

db +Stanley D. Henry, 649 Greenlee Road, Pittsburgh, PA 15227-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Cenlar FSB as servicer for Pingora Loan Servicing,
cr Flagstar Bank, FSB as servicer for Pingora Loan Se
cr PINGORA LOAN SERVICINGS, LLC.
cr Pingora Loan Servicing, LLC
cr Pingora Loan Servicing, LLC c/o Flagstar Bank, FSB

TOTALS: 5, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Pingora Loan Servicing, LLC c/o Flagstar Bank,
FSB ecfmail@mw-law.com, ecfmail@ecf.courtdrive.com
Amy L. Zema on behalf of Debtor Stanley D. Henry amy@zemalawoffice.com
Francis Thomas Tarlecki on behalf of Creditor Flagstar Bank, FSB as servicer for Pingora Loan
Servicing, LLC ecfmail@ecf.courtdrive.com, ecfmail@mw-law.com
James Warmbrodt on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Cenlar FSB as servicer for Pingora Loan Servicing, LLC
bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Whitehall jhunt@grblaw.com,
cnoroski@grblaw.com
Jerome B. Blank on behalf of Creditor PINGORA LOAN SERVICINGS, LLC. pawb@fedphe.com
Jerome B. Blank on behalf of Creditor Pingora Loan Servicing, LLC pawb@fedphe.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Maria T. Capiral on behalf of Creditor Department Store National Bank
bk.mail@quantum3group.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor Pingora Loan Servicing, LLC pawb@fedphe.com

TOTAL: 13